

Fill in this information to identify the case:

Debtor 1 Dannie Lamar Banks

Debtor 2 Carol Elcock Banks
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Michigan

Case number 17-41836-MAR

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 10

Last four digits of any number
you use to identify the debtor's 8706
account:

Date of payment change: April 1, 2022

Must be at least 21 days after date of this notice

New total payment: \$752.36

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$335.58 New escrow payment: \$336.82

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ New interest rate: _____
Current principal and interest payment: _____ New principal and interest payment: _____

Debtor1 Dannie Lamar Banks
First Name Middle Name Last Name

Case Number (If known): 17-41836

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the *appropriate* box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Danielle Boyle-Ebersole

Signature _____

03/02/2022
Date _____

Print:

Danielle Boyle-Ebersole, Esq. Pennsylvania Bar ID # 81747
Elizabeth M. Abood-Carroll, Esq. P46304
Matthew Schulis, Esq. FL Bar #57116

Title Attorney for Freedom Mortgage Corporation

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